



# EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

03/20/2025

THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST.

AGENCY LifeStore Insurance Services, Inc. An ISU Network Member 1675 Blowing Rock Road Boone NC 28607	PHONE (A/C, No, Ext): (828) 264-8804	COMPANY Cincinnati Insurance Company PO Box 145496 Cincinnati OH 45214-5496
FAX (A/C, No): (828) 262-0083	E-MAIL ADDRESS: kdurham@golifestore.com	
CODE: 32092	SUB CODE:	
AGENCY CUSTOMER ID #: 00033091		
INSURED Willbran, Inc. DBA Kilwins of Wilmington 462 Trillium Ridge Boone NC 28607	LOAN NUMBER	POLICY NUMBER ECP0741303
	EFFECTIVE DATE 03/15/2025	EXPIRATION DATE 03/15/2026
		<input type="checkbox"/> CONTINUED UNTIL TERMINATED IF CHECKED
	THIS REPLACES PRIOR EVIDENCE DATED:	

## PROPERTY INFORMATION

### LOCATION/DESCRIPTION

14-16 Market Street  
Wilmington

NC 28401

THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

## COVERAGE INFORMATION

PERILS INSURED

BASIC

BROAD

SPECIAL

☒

Special With Theft

### COVERAGE / PERILS / FORMS

### AMOUNT OF INSURANCE

### DEDUCTIBLE

Business Personal Property, Replacement Cost, Special With Theft, Leasehold Improvements

\$ 645,470

\$ 1,000

Equipment Breakdown Included

Business Income &amp; Extra Expense - ALS - 12 Months

Temperature Change Loss

\$ 25,000

\$ 2,500

Flood Coverage - Policy #3002076124

\$ 350,000

\$ 1,000

Wind and Hail is not excluded

30 Day Notice of Cancellation

## REMARKS (Including Special Conditions)

## CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

## ADDITIONAL INTEREST

### NAME AND ADDRESS

Kilwins Chocolates Franchise Inc and  
Kilwins Quality Confections In  
1050 Bay View Rd  
Petoskey MI 49770

☒ ADDITIONAL INSURED☐ LENDER'S LOSS PAYABLE☐ LOSS PAYEE

MORTGAGEE

LOAN #

AUTHORIZED REPRESENTATIVE